

What Counts as Earnings?

For the Social Security Retirement Earnings Test • Plus Helpful Government Resources

What Counts Toward the Earnings Limit

COUNTS as Earnings	Does NOT Count
• Wages from a job (gross amount before deductions) • Net earnings from self-employment • Bonuses and commissions • Vacation pay and sick pay (in most cases) • Tips (generally \$20+ per month) • Severance pay	• Pensions and retirement pay • Annuities • Investment income, interest, dividends • Capital gains • Rental income (if you do not actively manage the property) • Veterans benefits • Other government or military retirement benefits • Gifts, inheritances, and insurance proceeds

Important: Only earnings from work count. SSA looks at the gross amount of wages and net profit from self-employment. If you reach full retirement age during the year, only earnings before the month you reach FRA are counted.

Key Government Websites & Phone Numbers

Social Security Administration (Primary Resource)

Resource	Website / Number	What It's For
Main SSA website	ssa.gov	Apply, check status, publications, calculators
my Social Security account	ssa.gov/myaccount	View statement, estimate benefits, report earnings, change direct deposit
National toll-free number	1-800-772-1213	General help, appointments, report earnings (Mon–Fri, 8am–7pm local)
TTY (deaf / hard of hearing)	1-800-325-0778	Same services as above for TTY users
Office Locator	ssa.gov/locator	Find your local Social Security office
Retirement Earnings Test info	ssa.gov/benefits/retirement/planner/whileworking.html	Official explanation of the earnings limits
Report fraud	1-800-269-0271	Report suspected Social Security fraud

Other Helpful Government Resources

Resource	Website / Number	What It's For
Medicare	medicare.gov 1-800-MEDICARE (1-800-633-4227)	Medicare enrollment, coverage questions, Extra Help with drug costs
Medicare TTY	1-877-486-2048	TTY for Medicare questions
IRS (tax questions)	irs.gov 1-800-829-1040	Tax implications of benefits, self-employment taxes, Form SSA-1099
FTC – Report scams	reportfraud.ftc.gov 1-877-FTC-HELP	Report Social Security, Medicare, or other government-related scams
USA.gov	usa.gov	General U.S. government information and resource finder

Quick Tip: Create a free **my Social Security** account at ssa.gov/myaccount. It is the fastest way to check your earnings record, get benefit estimates, report changes, and download official letters. Call times are usually shortest early in the morning, later in the week, and later in the month.

Sources: Social Security Administration (ssa.gov). This is a simplified overview for educational purposes. Rules can be complex — always verify your specific situation with SSA. Information current for 2026.

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